

Information to identify the case:

Debtor 1	<u>Walter J. Fitzpatrick</u>	Social Security number or ITIN	xxx-xx-9885
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nancy S. Fitzpatrick</u>	Social Security number or ITIN	xxx-xx-6500
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21108-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Walter J. Fitzpatrick

Nancy S. Fitzpatrick

6/27/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Walter J. Fitzpatrick
 Nancy S. Fitzpatrick
 Debtors

Case No. 18-21108-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 49

Date Rcvd: Jun 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2018.

db/jdb +Walter J. Fitzpatrick, Nancy S. Fitzpatrick, 1303 Villa Drive, Apt. B,
 Butler, PA 16001-3081
 14797352 +Apothaker Scian PC, Daivid J. Apothaker, 520 Fellowship Road C306,
 Mount Laurel, NJ 08054-3410
 14797355 Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
 14797356 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697
 14797357 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
 14797359 +Christina Fitzpatrick, 250 Carol Dr, Saxonburg, PA 16056-9522
 14797360 +Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034
 14797361 Consumer Cellular, P.O. Box 7175, Pasadena, CA 91109-7175
 14797363 +Credence Resource Management, P.O. Box 2300, Southgate, MI 48195-4300
 14797366 +D & A Services, 1400 E. Touhy Ave., Suite G2, Des Plaines, IL 60018-3338
 14797367 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
 14797368 +Flexshopper LLC, 2650 N. Military Trail, Boca Raton, FL 33431-6350
 14797371 +Northwest Savings Bank, P.O. Box 337, Warren, PA 16365-0337
 14797372 Paypal (Europe) S.a.r.l. et Cie., S.C.A., 22/24 Boulevard Royal, Luxembourg L-2449,
 LUXEMBOURG
 14797373 #Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988
 14797378 Publishers Clearing House, P.O. Box 6344, Harlan, IA 51593-1844
 14797379 RBS Citizens NA, 480 Jefferson Blvd., Warwick, RI 02886-1359
 14797389 +Synergetic Communications Inc., 5450 W. Central, No. 220, Houston, TX 77092-2017
 14797391 +The Bureaus, 650 Dundee Rd., Ste. 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 28 2018 01:51:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: BL-TOYOTA.COM Jun 28 2018 05:48:00 Toyota Motor Credit Corporation,
 c/o Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 14797351 +EDI: GMACFS.COM Jun 28 2018 05:48:00 Ally Financial, P.O. Box 380901,
 Minneapolis, MN 55438-0901
 14797353 +E-mail/Text: ACF-EBN@acf-inc.com Jun 28 2018 01:51:30 Atlantic Credit & Finance Inc.,
 P.O. Box 13386, Roanoke, VA 24033-3386
 14824857 +EDI: ATLASACQU.COM Jun 28 2018 05:48:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14797354 +E-mail/Text: bankruptcy@bbandt.com Jun 28 2018 01:51:36 BB&T, P.O. Box 1704,
 Clemmons, NC 27012-1704
 14797358 EDI: CAPITALONE.COM Jun 28 2018 05:48:00 Capital One Bank, P.O. Box 5155,
 Norcross, GA 30091
 14797362 +EDI: CONVERGENT.COM Jun 28 2018 05:48:00 Convergent Outsourcing, Inc., P.O. Box 9004,
 Renton, WA 98057-9004
 14797364 +E-mail/Text: abovay@creditmanagementcompany.com Jun 28 2018 01:52:13
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14797365 +EDI: RCSFNBMARIN.COM Jun 28 2018 05:48:00 Credit One Bank, P.O. Box 60500,
 City of Industry, CA 91716-0500
 14797369 EDI: JEFFERSONCAP.COM Jun 28 2018 05:48:00 Jefferson Capital System, 16 McCeland Rd,
 Saint Cloud, MN 56303
 14797370 +EDI: MID8.COM Jun 28 2018 05:48:00 Midland Credit Management, 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 14797374 EDI: PRA.COM Jun 28 2018 05:48:00 Portfolio Recovery Associates, 120 Corporate Blvd.,
 Suite 100, Norfolk, VA 23502
 14797375 EDI: PRA.COM Jun 28 2018 05:48:00 Portfolio Recovery Associates LLC, P.O. Box 12914,
 Norfolk, VA 23541
 14797822 +EDI: PRA.COM Jun 28 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14797377 E-mail/Text: bknotices@professionalcredit.com Jun 28 2018 01:52:13
 Professional Credit Service, P.O. Box 7548, Springfield, OR 97475-0039
 14797383 EDI: RMSC.COM Jun 28 2018 05:48:00 SYNCEB/Sams Club, P.O. Box 965005,
 Orlando, FL 32896-5005
 14797380 E-mail/Text: compliance@sentrycredit.com Jun 28 2018 01:52:27 Sentry Credit Inc.,
 P.O. Box 12070, Everett, WA 98206-2070
 14797381 EDI: CBS7AVE Jun 28 2018 05:48:00 Seventh Avenue, 1112 7th Avenue,
 Monroe, WI 53566-1364
 14797382 +EDI: CBS7AVE Jun 28 2018 05:48:00 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
 14797384 +EDI: RMSC.COM Jun 28 2018 05:48:00 Synchrony Bank/Amazon, P.O. Box 965015,
 Orlando, FL 32896-5015
 14797385 EDI: RMSC.COM Jun 28 2018 05:48:00 Synchrony Bank/American Eagle, P.O. Box 965036,
 Orlando, FL 32896-5036
 14797386 +EDI: RMSC.COM Jun 28 2018 05:48:00 Synchrony Bank/JC Penney, P.O. Box 965007,
 Orlando, FL 32896-5007
 14797387 EDI: RMSC.COM Jun 28 2018 05:48:00 Synchrony Bank/Paypalextrasmc, P.O. Box 965036,
 Orlando, FL 32896-5036

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Jun 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14797388	EDI: RMSC.COM Jun 28 2018 05:48:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14797390	EDI: AISTMBL.COM Jun 28 2018 05:48:00	T-Mobile, Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
14797393	EDI: TFSR.COM Jun 28 2018 05:48:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
14797392	EDI: CBS7AVE Jun 28 2018 05:48:00	The Wisconsin Cheeseman, 1112 7th Ave., Monroe, WI 53566-1364
14797394	EDI: USBANKARS.COM Jun 28 2018 05:48:00	US Bank, Cb Disputes, P.O. Box 108, Saint Louis, MO 63166-0108
14797395	EDI: USBANKARS.COM Jun 28 2018 05:48:00	US Bank RMS CC, P.O. Box 108, Saint Louis, MO 63166

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Toyota Motor Credit Corporation
cr*	+Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14797376*	+PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
	(address filed with court: Portfolio Recovery Associates LLC, PO BOX 12914, Norfolk, VA 23541)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Walter J. Fitzpatrick Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Joint Debtor Nancy S. Fitzpatrick Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5